

ISABEL C. BALBOA, ICB-4082
ISABEL C. BALBOA, STANDING TRUSTEE
CHERRY TREE CORPORATE CENTER
535 ROUTE 38, SUITE 580
CHERRY HILL, NJ 08002
(856) 663-5002
CHAPTER 13 STANDING TRUSTEE

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

DEBTOR: NICOLE LAFOND
CASE NUMBER: 16-20935 ABA

NOTICE OF RESERVE ON CLAIM

CREDITOR: RUSHMORE LOAN MANAGEMENT SERVICES
TRUSTEE CLAIM #: 1
COURT CLAIM #: N/A

Please be advised that a reserve has been placed on the above named claim for the following reason:

- _____ Disbursement checks have been returned as undeliverable. A change of address must be filed with the Court.
- _____ The creditor cannot locate an account for the debtor under the account number provided. The correct account number must be provided in writing.
- _____ The creditor is not cashing checks issued by the Trustee. Payments will not resume until a written request is sent by the creditor to the Trustee.
- _____ The debt has been transferred and the transfer/assignment has not been filed with the Court.
- _____ Disbursement checks have been returned with notice that stay relief was granted, but there is no filed Order granting stay relief on the Court Docket.
- _____ The creditor refuses to accept partial payments. Issue must be resolved by debtor's attorney or Pro Se debtor, and Trustee must be notified in writing of resolution.
- X THE CREDITOR HAS FAILED TO FILE A PROOF OF CLAIM. THE BAR DATE IS OCTOBER 5, 2016.**
- _____ The creditor has received stay relief, as per Order entered

_____ Other:

In accordance with the Handbook for Chapter 13 Standing Trustees issued by the United States Department of Justice (effective October 1, 2012), the Trustee is NOT to pay any unsecured creditor who has failed to file a Proof of Claim. In the event a creditor does not timely file a Proof of Claim, the debtor may file a Proof of Claim within 30 days after the expiration of the bar date (Fed R. Bankr. P. 3004). Therefore, the Trustee is recommending that a Proof of Claim be filed with the U.S. Bankruptcy Court, Camden Vicinage, on behalf of this creditor within 30 days of the bar date. Please note, if no Proof of Claim is filed, this creditor WILL NOT be paid through the Debtor's Chapter 13 Plan.

Request for additional information should be directed to: Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38, Suite 580, Cherry Hill, NJ 08002.

Dated: AUGUST 19, 2016

/s/ Isabel C. Balboa
Chapter 13 Standing Trustee

Copy to:

RUSHMORE LOAN MANAGEMENT SERVICES
P.O. BOX 52708
IRVINE, CA 92619-2708

KML LAW GROUP, PC
216 HADDON AVENUE
SUITE 406
WESTMONT, NJ 08108

TERRY TUCKER, ESQUIRE
80 WEST BROAD STREET
BRIDGETON, NJ 08302

NICOLE LAFOND
508 EAST PINE STREET
MILLVILLE, NJ 08332